



Avesis Advantage Plus Managed Vision Care

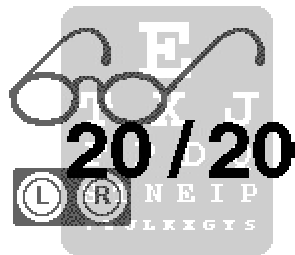


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to:



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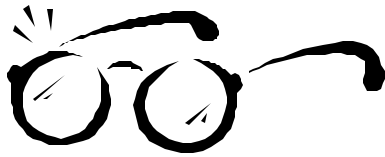


Exam Benefit

- Vision Examination Covered 100% Once every 12 months
- A vision examination will be provided to Avesis members by a fully licensed Avesis participating provider. The benefit does not include related contact lens professional fees (fitting fees). The routine vision examination is covered after the \$10 exam copayment is met.

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Standard Spectacle Lenses Benefit

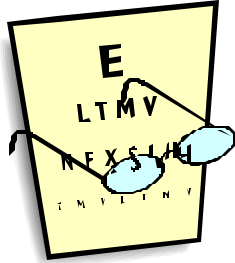
■	Single Vision	Covered 100%	Once every 12 months
■	Bifocal	Covered 100%	Once every 12 months
■	Trifocal	Covered 100%	Once every 12 months
■	Lenticular	Covered 100%	Once every 12 months
■	Polycarbonate	Covered 100%	Once every 12 months

■ **Specialty Lenses**

- 20% discount off retail minus plan payment=participant's costs
- Once every 12 months
- (i.e. hi-index, progressive)

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Frame Benefit

- Covered 100% (within plan allowance*) Once every 12 months
- Members may choose from a wide variety of frames at the Avesis participating provider location. The member then has the choice of staying with the plan allowance* with no out-of-pocket expense other than the optical materials copayment. If the wholesale cost of the frame exceeds the plan's wholesale frame allowance the member would pay the designated amount based on the difference between the wholesale cost of the frame and the plan's frame allowance.
- * The retail value of a covered frame is approximately \$100-\$150. As with most products retail prices may vary. Avesis plan payment is \$50 toward the wholesale cost.

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Contact Lens Benefit

- Elective \$130 allowance Once every 12 months
- Medically Necessary Covered 100% Once every 12 months
- Elective - \$10.00 copayment for the exam and a \$130 allowance that applies toward contact lenses and related professional fees (fitting fees).
- Medically Necessary - \$10.00 copayment for the exam. Avesis will reimburse the participating provider the remainder of the services.

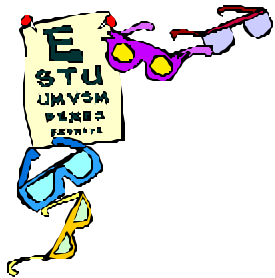


Lasik Benefit

- Avesis' membership provides access to the Avesis preferred pricing through an Avesis participating Lasik surgery center only. On a one time (lifetime) basis, Avesis will apply a \$150 allowance toward the cost of Lasik surgery for one or both eyes. This will take the place of all other benefits for that plan period. The remaining charges are the responsibility of the member. Refractive surgery is an elective procedure and may involve potential risks to patients. Avesis is not responsible for the outcome of any refractive surgery.

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Additional Options

- Members receive 20% savings from Avesis participating providers' fees for those options (i.e. scratch coating, anti-reflective coating) that are not covered under the Advantage Vision Care Plan.

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Additional Eyewear

- After members have received their covered eyewear, additional eyewear savings may still be obtained at the Avesis participating provider offices at our already reduced discounted fee. The members would be responsible for payment of the discounted fees to the providers.



Out-of-Network Reimbursement Schedule

■ Vision Exam	\$35
■ Spectacle Lenses (pair)	
■ Single Vision Lenses	\$25
■ Bifocal Lenses	\$40
■ Trifocal Lenses	\$50
■ Lenticular Lenses	\$80
■ Progressive Lenses	\$40
■ Frame	\$45

Contact Lens Benefit

■ Elective Contact Lenses	\$130
■ Medically Necessary	\$250

If an Avesis member chooses to receive services from a non-participating provider, the member would pay the provider and submit an itemized statement to Avesis for reimbursement according to the out-of-network reimbursement schedule noted above.

Avesis, Attn: Claims Department, P.O. Box 7777, Phoenix, AZ 85011-7777.



How To Use The Plan

- Call 800-828-9341 for assistance in locating an Avesis Participating Provider, or for additional clarification of your vision care plan.
- Or visit our website at www.avesis.com to locate an Avesis Participating Provider, verify your eligibility for benefits, print an ID card or obtain out-of-network benefit claim form.
- Contact any Avesis participating provider and identify yourself as an Avesis member.
- Schedule an appointment with an Avesis participating provider.
- Present your Avesis ID Card, pay your copayment(s) at the Avesis participating provider's office and any expenses that are not covered.